



Bank Holding Company Performance Report June 30, 2021—FR BHCPR

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BHC Name [NEW YORK COMMUNITY BANCORP, INC.](#)

City/State [WESTBURY, NY](#)

Bank Holding Company Information

Federal Reserve District: [2](#)

Consolidated Assets (\$000): [57,468,934](#)

Peer Group Number: [1](#) Number in Peer Group: [131](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

NEW YORK COMMUNITY BANCORP, INC.
615 MERRICK AVENUE
WESTBURY, NY 11590

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Summary Ratios

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018																	
Average assets (\$000)	57,190,495			53,547,401			54,045,006			52,078,159			50,213,539																	
Net income (\$000)	297,050			205,675			511,109			395,043			422,417																	
Number of BHCs in peer group	131			127			128			125			118																	
Earnings and Profitability:																														
Percent of Average Assets																														
Net interest income (tax equivalent)	2.27	2.65	20	1.91	2.84	12	2.04	2.77	14	1.84	3.01	11	2.06	3.08	10															
+ Non-interest income	0.11	1.11	1	0.12	1.14	2	0.11	1.21	2	0.15	1.32	1	0.19	1.31	3															
- Overhead expense	0.95	2.24	1	0.93	2.63	0	0.95	2.57	0	0.98	2.69	0	1.09	2.71	0															
- Provision for credit losses	0	-0.15	81	0.14	0.85	7	0.12	0.51	6	0.01	0.15	14	0.04	0.14	18															
+ Securities gains (losses)	0	0.01	26	0	0.03	50	0	0.02	34	0.01	0.01	69	0	0	42															
+ Other tax equivalent adjustments	0.02	0	96	0.02	0	96	0.02	0	96	0.02	0	92	0.02	0	94															
= Pretax net operating income (tax equivalent)	1.44	1.79	23	0.98	0.64	63	1.11	1.04	51	1.03	1.56	12	1.14	1.57	15															
Net operating income	1.04	1.36	19	0.77	0.48	64	0.95	0.81	62	0.76	1.19	14	0.84	1.24	14															
Net income	1.04	1.35	20	0.77	0.50	64	0.95	0.82	61	0.76	1.19	15	0.84	1.24	14															
Net income (Subchapter S adjusted)		2.16			0.93			1.18			1.17				1.42															
Percent of Average Earning Assets																														
Interest income (tax equivalent)	3.27	3.14	54	3.55	3.78	28	3.47	3.55	41	3.80	4.41	14	3.82	4.24	22															
Interest expense	0.78	0.27	93	1.45	0.66	93	1.23	0.52	93	1.78	1.08	88	1.49	0.86	89															
Net interest income (tax equivalent)	2.49	2.85	22	2.10	3.10	12	2.23	3.01	15	2.01	3.33	11	2.34	3.38	15															
Losses, Allowance, and Past Due + Nonaccrual																														
Net loan and lease losses / Average loans and leases	-0.03	0.13	5	0.07	0.28	25	0.04	0.27	13	0.05	0.21	23	0.04	0.22	21															
Earnings coverage of net loan and lease losses (X)	-62.20	4.52	12	21.03	21.56	70	34.66	22.91	78	27.50	24.40	69	34.94	21.75	78															
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.46	1.39	5	0.41	1.51	3	0.45	1.58	4	0.35	0.83	11	0.40	0.90	11															
Allowance for loan and lease losses / Total loans and leases	0.46	1.37	5	0.41	1.48	3	0.45	1.55	3	0.35	0.81	11	0.40	0.89	11															
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.08	0.63	3	0.13	0.66	5	0.09	0.71	3	0.15	0.57	9	0.12	0.61	5															
30–89 days past due loans and leases / Total loans and leases	0.08	0.27	19	0.01	0.36	1	0.04	0.39	2	0.01	0.43	1	0	0.44	0															
Liquidity and Funding																														
Net noncore funding dependence	40.56	-1.82	97	45.23	6.94	94	43.97	3.20	96	46.40	14.45	94	41.94	16.62	93															
Net short-term noncore funding dependence	14.78	-8.21	95	18.62	-2.29	94	17.27	-4.76	95	27.42	3.38	98	21.58	4.66	92															
Net loans and leases / Total assets	75.47	59.81	88	77.91	63.21	93	76.02	61.58	89	77.83	63.77	87	77.08	63.98	85															
Capitalization																														
Tier 1 leverage ratio	8.25	9.11	26	8.42	9.03	30	8.52	9.13	36	8.66	9.76	18	8.74	9.71	17															
Holding company equity capital / Total assets	12.03	10.88	70	12.35	11.06	67	12.15	11.16	65	12.51	12.43	51	12.82	12.22	63															
Total equity capital (including minority interest) / Total assets	12.03	11.01	68	12.35	11.18	66	12.15	11.29	64	12.51	12.57	50	12.82	12.27	63															
Common equity tier 1 capital / Total risk-weighted assets	9.84	12.69	5	9.77	12.01	15	9.72	12.38	7	9.91	12.17	19	10.55	12.12	27															
Net loans and leases / Equity capital (X)	6.27	5.51	67	6.31	5.78	63	6.26	5.58	70	6.22	5.21	75	6.01	5.29	68															
Cash dividends / Net income	58.71	25.30	97	84.85	60.26	76	68.17	42.30	86	88.65	33.12	96	86.62	27.31	97															
Cash dividends / Net income (Subchapter S adjusted)		-21.71			61.66			-0.65			-12.02			17.36																
Growth Rates																														
Assets	6.01	9.29	44	2.72	17.07	11	4.97	16.68	16	3.36	9.26	30	5.65	7	57															
Equity capital	3.33	9.31	22	0.27	6.16	24	1.94	6.99	25	0.85	10.49	12	-2.06	7.89	13															
Net loans and leases	2.69	0.79	72	3.71	13.26	24	2.54	9.07	26	4.35	9.10	34	4.55	7.89	37															
Noncore funding	-1.27	-23.76	76	12.47	-2.41	75	6.03	-12.18	70	11.24	6.59	64	9.28	10.67	55															
Parent Company Ratios																														
Short-term debt / Equity capital	0	0.48	41	0	0.98	37	0	0.77	38	0	1.02	36	0	1.14	37															
Long-term debt / Equity capital	4.28	11.05	32	4.41	13.39	34	4.32	13.56	30	4.40	13.04	39	4.43	13.37	40															
Equity investment in subsidiaries / Equity capital	107.14	103.07	74	107.51	103.11	76	107.19	102.81	75	106.81	103.22	73	106.15	103.10	68															
Cash from ops + noncash items + op expense / Op expense + dividends	107.64	130.64	43	107.29	154.33	38	106.68	147.24	27	106.81	190.27	20	102.75	174.91	18															

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	740,582	748,270	1,489,936	1,514,916	1,442,247	-1.03	2.14
Income from lease financing receivables.....	28,195	25,526	52,279	38,088	25,698	10.46	360.03
Fully taxable income on loans and leases.....	768,777	773,796	1,542,215	1,553,004	1,467,945	-0.65	5.18
Tax-exempt income on loans and leases.....	0	0	0	0	0		-100.00
Estimated tax benefit on income on loans and leases.....	0	0	0	0	0		-100.00
Income on loans and leases (tax equivalent).....	768,777	773,796	1,542,215	1,553,004	1,467,945	-0.65	5.07
Investment interest income (tax equivalent).....	65,167	69,570	126,956	197,378	147,345	-6.33	-35.17
Interest on balances due from depository institutions.....	1,179	2,062	2,975	16,483	35,118	-42.82	10618.18
Interest income on other earning assets.....	19,197	18,974	36,452	39,685	43,392	1.18	24.90
Total interest income (tax equivalent).....	854,320	864,402	1,708,598	1,806,550	1,693,800	-1.17	0.79
Interest on time deposits of \$250K or more	11,389	38,229	62,155	76,677	46,621	-70.21	
Interest on time deposits < \$250K.....	20,384	106,559	155,258	243,557	135,762	-80.87	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	29,324	55,765	88,589	210,052	196,967	-47.42	-38.22
Interest on other borrowings and trading liabilities.....	134,465	144,096	283,591	299,217	276,536	-6.68	24.63
Interest on subordinated debt and mandatory convertible securities	9,129	9,129	18,258	18,257	2,794	0.00	
Total interest expense.....	204,691	353,778	607,851	847,760	658,680	-42.14	7.86
Net interest income (tax equivalent).....	649,629	510,624	1,100,747	958,790	1,035,120	27.22	-1.25
Non-interest income.....	30,763	30,854	59,766	76,435	93,082	-0.29	-56.35
Adjusted operating income (tax equivalent)	680,392	541,478	1,160,513	1,035,225	1,128,202	25.65	-6.58
Overhead expense.....	272,033	249,114	511,190	511,218	546,250	9.20	-14.81
Provision for credit losses.....	481	38,176	62,228	7,105	18,256		-33.10
Securities gains (losses)	0	734	683	5,445	-14	-100.00	-100.00
Other tax equivalent adjustments	5,279	5,870	11,033	9,882	10,700	-10.07	-50.63
Pretax net operating income (tax equivalent).....	413,091	261,479	599,393	534,509	572,402	57.98	-1.44
Applicable income taxes	110,501	49,653	76,695	128,264	135,252	122.55	-26.13
Tax equivalent adjustments	5,540	6,151	11,589	11,202	14,733	-9.93	-57.87
Applicable income taxes (tax equivalent).....	116,041	55,804	88,284	139,466	149,985	107.94	-28.70
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	297,050	205,675	511,109	395,043	422,417	44.43	15.87
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	297,050	205,675	511,109	395,043	422,417	44.43	15.87
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	297,050	205,675	511,109	395,043	422,417	44.43	15.87
Investment securities income (tax equivalent).....	65,167	69,570	126,956	197,378	147,345	-6.33	-35.17
US Treasury and agency securities (excluding mortgage-backed securities)	11,357	12,395	21,440	46,016	26,992	-8.37	-60.64
Mortgage-backed securities	38,919	37,962	71,110	97,651	90,120	2.52	-36.34
All other securities	14,891	19,213	34,406	53,711	30,233	-22.50	41.51
Cash dividends declared	174,408	174,506	348,436	350,222	365,889	-0.06	5.48
Common	157,994	158,092	315,608	317,394	333,061	-0.06	-4.45
Preferred	16,414	16,414	32,828	32,828	32,828	0.00	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent).....	2.99	2.92	53	3.23	3.46	28	3.16	3.27	41	3.47	4	17	3.37	3.87	18
Less: Interest expense	0.72	0.25	93	1.32	0.61	92	1.12	0.48	93	1.63	0.98	88	1.31	0.79	88
Equals: Net interest income (tax equivalent)	2.27	2.65	20	1.91	2.84	12	2.04	2.77	14	1.84	3.01	11	2.06	3.08	10
Plus: Non-interest income	0.11	1.11	1	0.12	1.14	2	0.11	1.21	2	0.15	1.32	1	0.19	1.31	3
Equals: adjusted operating income (tax equivalent)	2.38	3.82	5	2.02	4.05	3	2.15	4.04	3	1.99	4.41	1	2.25	4.46	2
Less: Overhead expense.....	0.95	2.24	1	0.93	2.63	0	0.95	2.57	0	0.98	2.69	0	1.09	2.71	0
Less: Provision for credit losses.....	0	-0.15	81	0.14	0.85	7	0.12	0.51	6	0.01	0.15	14	0.04	0.14	18
Plus: Realized gains (losses) on held-to-maturity securities	0	0	50	0	0	47	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	27	0	0.03	50	0	0.02	35	0.01	0.01	69	0	0	41
Plus: other tax equivalent adjustments	0.02	0	96	0.02	0	96	0.02	0	96	0.02	0	92	0.02	0	94
Equals: Pretax net operating income (tax equivalent)	1.44	1.79	23	0.98	0.64	63	1.11	1.04	51	1.03	1.56	12	1.14	1.57	15
Less: Applicable income taxes (tax equivalent).....	0.41	0.41	56	0.21	0.16	60	0.16	0.23	30	0.27	0.36	24	0.30	0.33	39
Less: Minority interest.....	0	0	41	0	0	46	0	0	42	0	0	36	0	0	36
Equals: Net operating income	1.04	1.36	19	0.77	0.48	64	0.95	0.81	62	0.76	1.19	14	0.84	1.24	14
Plus: Net extraordinary items.....	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	1.04	1.35	20	0.77	0.50	64	0.95	0.82	61	0.76	1.19	15	0.84	1.24	14
Memo: Net income (last four quarters)	1.08	1.25	32	0.77	0.81	35	0.95	0.82	61	0.76	1.19	14	0.84	1.24	13
Net income-BHC and noncontrolling (minority) interest	1.04	1.37	18	0.77	0.50	64	0.95	0.83	61	0.76	1.20	15	0.84	1.25	14
Margin Analysis															
Average earning assets / Average assets	91.35	93.15	27	90.99	91.74	39	91.14	92.32	32	91.41	91.05	54	88.25	91.48	19
Average interest-bearing funds / Average assets.....	79.05	62.32	92	82.05	65.48	92	82	64.06	93	82.39	65.57	94	81.57	65.56	91
Interest income (tax equivalent) / Average earning assets	3.27	3.14	54	3.55	3.78	28	3.47	3.55	41	3.80	4.41	14	3.82	4.24	22
Interest expense / Average earning assets	0.78	0.27	93	1.45	0.66	93	1.23	0.52	93	1.78	1.08	88	1.49	0.86	89
Net interest income (tax equivalent) / Average earning assets	2.49	2.85	22	2.10	3.10	12	2.23	3.01	15	2.01	3.33	11	2.34	3.38	15
Yield or Cost															
Total loans and leases (tax equivalent).....	3.58	4.05	25	3.70	4.44	10	3.65	4.27	14	3.83	5.09	4	3.77	4.95	6
Interest-bearing bank balances	0.14	0.11	84	0.49	0.50	57	0.27	0.27	55	1.80	2.04	34	1.88	1.64	73
Federal funds sold and reverse repos	1.31	0.26	93	0.61	0.94	41	0.31	0.68	38	1.85	2.44	33	2.23	2.17	62
Trading assets	0.42			0.67			0.60			0.99				1.11	
Total earning assets	3.27	3.11	58	3.55	3.74	30	3.47	3.51	44	3.79	4.36	15	3.81	4.20	24
Investment securities (tax equivalent)	2.19	1.80	77	2.53	2.51	52	2.39	2.25	64	3.45	2.76	91	3.53	2.68	94
US Treasury and agency securities (excluding mortgage-backed securities)	1.48	1.28	67	3.28	2.01	90	2.26	1.75	76	3.38	2.32	88	2.83	2.05	89
Mortgage-backed securities	2.52	1.56	96	2.45	2.33	61	2.44	2.05	87	3.22	2.61	95	3.32	2.50	98
All other securities	1.95	2.91	18	2.75	3.48	23	2.34	3.24	17	3.99	4.06	62	3.70	4.20	53
Interest-bearing deposits	0.42	0.24	83	1.29	0.70	90	1.02	0.53	92	1.71	1.10	87	1.39	0.81	86
Time deposits of \$250K or more	0.70	0.76	46	1.99	1.67	80	1.66	1.42	72	2.24	1.96	68	1.85	1.44	83
Time deposits < \$250K	0.64	0.72	46	2.21	1.58	95	1.80	1.36	88	2.41	1.82	88	1.74	1.29	79
Other domestic deposits	0.30	0.17	81	0.71	0.50	80	0.53	0.36	82	1.35	0.93	82	1.16	0.67	85
Foreign deposits		0.12			0.59			0.42			1.19			0.97	
Federal funds purchased and repos.....	2.20	0.19	94	2.01	0.85	88	1.95	0.62	91	2.24	1.86	67	2.19	1.51	77
Other borrowed funds and trading liabilities	1.74	1.31	68	2.10	1.62	76	2	1.50	76	2.34	2.38	50	2.12	2.28	44
All interest-bearing funds.....	0.91	0.40	92	1.61	0.92	91	1.37	0.74	89	1.98	1.49	77	1.61	1.19	79

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020		12/31/2020		12/31/2019		12/31/2018							
Non-interest Income and Expenses															
Total non-interest income	30,763		30,854		59,766		76,435		93,082						
Fiduciary activities income	0		0		0		0		0						
Service charges on deposit accounts - domestic	5,048		4,146		9,297		15,840		16,330						
Trading revenue.....	108		226		308		779		221						
Investment banking fees and commissions.....	2,301		2,028		4,012		6,105		32,130						
Insurance activities revenue.....	168		164		340		366		621						
Venture capital revenue.....	0		0		0		0		0						
Net servicing fees	449		1,190		1,714		2,354		1,703						
Net securitization income	0		0		0		0		0						
Net gains (losses) on sales of loans, OREO, other assets.....	1,251		204		367		7,641		138						
Other non-interest income.....	21,438		22,896		43,728		43,350		41,939						
Total overhead expenses	272,033		249,114		511,190		511,218		546,250						
Personnel expense.....	152,396		155,156		300,914		301,697		317,496						
Net occupancy expense.....	42,703		39,051		85,888		89,174		100,107						
Goodwill impairment losses	0		0		0		0		0						
Amortization expenses and impairment loss (other intangible assets).....	0		0		0		0		0						
Other operating expenses.....	76,934		54,907		124,388		120,347		128,647						
Fee income on mutual funds and annuities.....	2,301		2,029		4,012		6,102		11,853						
Memoranda															
Assets under management in proprietary mutual funds and annuities	0		0		0		0		0						
Number of equivalent employees	2,785		2,763		2,783		2,797		2,913						
Average personnel expense per employee.....	54.72		56.15		108.13		107.86		108.99						
Average assets per employee.....	20,535.19		19,380.17		19,419.69		18,619.29		17,237.74						
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	7.48	2.15	93	6.58	2.20	87	6.71	2.02	92	7.98	2.72	88	12.73	3.08	96
Overhead expenses / Net Interest Income + non-interest income	40	59.03	3	46.03	63.28	7	44.07	62.28	6	49.45	61.29	11	48.59	60.88	12
Percent of Average Assets															
Total overhead expense	0.95	2.24	1	0.93	2.63	0	0.95	2.57	0	0.98	2.69	0	1.09	2.71	0
Personnel expense.....	0.53	1.25	1	0.58	1.31	1	0.56	1.30	0	0.58	1.41	1	0.63	1.44	0
Net occupancy expense.....	0.15	0.24	14	0.15	0.26	10	0.16	0.26	12	0.17	0.28	15	0.20	0.28	17
Other operating expenses.....	0.27	0.73	0	0.21	0.99	0	0.23	0.94	0	0.23	0.97	0	0.26	0.97	0
Overhead less non-interest income	0.84	1.10	24	0.82	1.36	15	0.84	1.25	18	0.83	1.32	18	0.90	1.38	20
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	39.98	58.45	3	46.01	62.83	7	44.05	61.82	6	49.38	60.64	12	48.42	60.37	12
Personnel expense.....	22.40	33.10	8	28.65	32.43	28	25.93	32.36	19	29.14	32.39	28	28.14	32.51	23
Net occupancy expense.....	6.28	6.33	49	7.21	6.65	59	7.40	6.58	62	8.61	6.52	84	8.87	6.48	88
Other operating expenses.....	11.31	18.60	3	10.14	23.06	1	10.72	22.28	1	11.63	21.20	1	11.40	20.90	1
Total non-interest income	4.52	28.18	2	5.70	27.40	4	5.15	28.83	2	7.38	29.23	6	8.25	28.50	8
Fiduciary activities income	0	2.24	12	0	2.10	12	0	2.09	12	0	1.97	14	0	2.14	13
Service charges on domestic deposit accounts	0.74	3.19	12	0.77	3.35	13	0.80	3.27	11	1.53	3.88	20	1.45	4.15	21
Trading revenue.....	0.02	0.72	45	0.04	1.60	50	0.03	1.28	44	0.08	1.18	43	0.02	0.85	47
Investment banking fees and commissions.....	0.34	2.52	24	0.37	2.64	26	0.35	2.46	24	0.59	3.54	28	2.85	3.42	68
Insurance activities revenue.....	0.02	0.37	41	0.03	0.39	44	0.03	0.41	41	0.04	0.47	43	0.06	0.47	46
Venture capital revenue.....	0	0.02	44	0	0	48	0	0.01	44	0	0.02	42	0	0.02	41
Net servicing fees	0.07	0.55	32	0.22	-0.20	75	0.15	0.01	69	0.23	0.28	60	0.15	0.65	38
Net securitization income	0	0.01	44	0	0	46	0	0	45	0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	0.18	3.83	12	0.04	2.89	17	0.03	3.92	14	0.74	1.86	34	0.01	1.61	12
Other non-interest income.....	3.15	9.26	8	4.23	9.31	23	3.77	9.65	13	4.19	10.04	15	3.72	9.86	10
Overhead less non-interest income	35.46	29.94	64	40.31	34.19	67	38.90	31.93	70	42	31.06	84	40.17	31.46	78
Applicable income taxes / Pretax net operating income (tax equivalent).....	26.75	21.54	93	18.99	18.39	49	12.80	18.63	15	24	20.56	78	23.63	19.04	83
Applicable income tax + TE / Pretax net operating income + TE	28.09	23.10	91	21.34	22.75	37	14.73	21.18	11	26.09	23.23	78	26.20	21.56	88

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	1-Year	5-Year
Real estate loans	39,758,401	39,000,277	39,426,186	38,847,726	37,759,340	1,94	5.51	
Commercial and industrial loans	1,835,122	1,678,351	1,801,171	1,744,738	1,705,713	9.34	56.47	
Loans to individuals	1,699	2,471	2,096	3,146	3,417	-31.24	-58.27	
Loans to depository institutions and acceptances of other banks	0	0	0	0	0			
Agricultural loans	0	0	0	0	0			
Other loans and leases	1,980,043	1,728,450	1,771,281	1,298,545	697,438	14.56	349.08	
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	43,575,265	42,409,549	43,000,734	41,894,155	40,165,908	2.75	10.87	
Less: Allowance for loan and lease losses	201,992	174,287	194,043	147,638	159,820	15.90	12.40	
Net loans and leases	43,373,273	42,235,262	42,806,691	41,746,517	40,006,088	2.69	10.87	
Debt securities that reprice or mature in over 1 year	4,451,244	3,958,657	4,090,686	5,736,607	5,613,367	12.44	16.23	
Mutual funds and equity securities	15,845	33,518	31,576	32,830	30,551	-52.73	-89.20	
Subtotal	47,840,362	46,227,437	46,928,953	47,515,954	45,650,006	3.49	11.00	
Interest-bearing bank balances	1,465,267	1,145,661	1,597,192	608,417	1,325,300	27.90	475.61	
Federal funds sold and reverse repos	475,687	2,028	193,492	1,733	5,223	23355.97	87.00	
Debt securities that reprice or mature within 1 year	1,626,074	1,209,525	1,722,647	116,450	153	34.44	439379.46	
Trading assets	0	0	0	0	0			
Total earning assets	51,407,390	48,584,651	50,442,284	48,242,554	46,980,682	5.81	17.89	
Non-interest-bearing cash and due from depository institutions	145,341	256,837	157,247	131,720	144,432	-43.41	-12.10	
Premises, fixed assets, and leases	534,822	575,456	554,311	598,820	346,179	-7.06	45.76	
Other real estate owned	3,340	1,967	1,769	1,966	2,564	69.80	-89.85	
Investment in unconsolidated subsidiaries	12,777	12,777	12,777	12,777	12,777	0.00	0.00	
Intangible and other assets	5,365,264	4,778,728	5,137,732	4,652,984	4,412,742	12.27	10.61	
Total assets	57,468,934	54,210,416	56,306,120	53,640,821	51,899,376	6.01	17.20	
Quarterly average assets	58,131,823	53,742,716	54,892,790	52,435,718	51,816,105	8.17	19.37	
Average loans and leases (YTD)	42,973,707	41,838,699	42,194,834	40,535,480	38,934,597	2.71	10.69	
Memoranda								
Loans held-for-sale	0	103,362	117,136	0	0	-100.00	-100.00	
Loans not held-for-sale	43,575,265	42,306,187	42,883,598	41,894,155	40,165,908	3.00	12.62	
Real estate loans secured by 1–4 family	190,107	321,045	236,267	380,684	446,413	-40.78	-93.10	
Commercial real estate loans	39,568,294	38,679,232	39,189,919	38,467,042	37,312,927	2.30	13.29	
Construction and land development	186,447	126,306	89,721	200,464	407,874	47.62	-48.35	
Multifamily	32,565,493	31,620,151	32,261,123	31,182,079	29,904,064	2.99	21.66	
Nonfarm nonresidential	6,816,354	6,932,775	6,839,075	7,084,499	7,000,989	-1.68	-12.61	
Real estate loans secured by farmland	0	0	0	0	0			
Total investment securities	6,093,163	5,201,700	5,844,909	5,885,887	5,644,071	17.14	53.22	
U.S. Treasury securities	64,991	61,981	64,985	41,839	0	4.86		
US agency securities (excluding mortgage-backed securities)	1,473,415	678,540	1,158,301	1,094,240	1,328,927	117.14	721.45	
Municipal securities	25,354	26,910	26,311	26,892	66,184	-5.78	-66.01	
Mortgage-backed securities	2,993,208	3,026,953	3,038,325	3,353,735	2,960,282	-1.11	-12.73	
Asset-backed securities	509,920	421,394	527,099	373,254	387,122	21.01		
Other debt securities	1,010,430	952,404	998,312	963,097	871,005	6.09	590.24	
Mutual funds and equity securities	15,845	33,518	31,576	32,830	30,551	-52.73	-89.20	
Available-for-sale securities	6,077,318	5,168,182	5,813,333	5,853,057	5,613,520	17.59	3839.40	
U.S. Treasury securities	64,991	61,981	64,985	41,839	0	4.86		
US agency securities (excluding mortgage-backed securities)	1,473,415	678,540	1,158,301	1,094,240	1,328,927	117.14		
Municipal securities	25,354	26,910	26,311	26,892	66,184	-5.78	3030.12	
Mortgage-backed securities	2,993,208	3,026,953	3,038,325	3,353,735	2,960,282	-1.11		
Asset-backed securities	509,920	421,394	527,099	373,254	387,122	21.01		
Other debt securities	1,010,430	952,404	998,312	963,097	871,005	6.09	14776.77	
Mutual funds and equity securities	0	0	0	0	0	-100.00		
Held-to-maturity securities appreciation (depreciation)	9,914	100,122	100,509	43,424	-14,735	-90.10	10.06	
Available-for-sale securities appreciation (depreciation)	0	0	0	0	0			
Structured notes, fair value	1,354,122	1,256,431	1,278,177	1,372,238	1,228,702	7.78	-22.25	

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	4,534,774	2,921,164	3,080,452	2,432,123	2,396,799	55.24	661.67
NOW, ATS and transaction accounts	6,562,913	5,483,229	6,447,208	83,809	1,006,494	19.69	631.84
Time deposits less brokered deposits < \$250K	781,139	3,128,429	1,607,725	5,340,284	5,272,359	-75.03	
MMDA and other savings accounts	14,130,427	11,282,932	12,578,472	14,926,342	15,166,816	25.24	-30.64
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	26,009,253	22,815,754	23,713,857	22,782,558	23,842,468	14.00	10.66
Time deposits of \$250K or more	2,899,273	3,733,812	3,513,500	3,739,348	3,029,983	-22.35	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	800,000	800,000	800,000	800,000	500,000	0.00	-58.66
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	2,772,661	1,600,000	3,272,661	4,525,000	4,431,000	73.29	89.92
Other borrowings w/remaining maturity over 1 year	11,230,000	11,952,661	11,355,000	8,577,661	8,622,661	-6.05	10.59
Brokered deposits < \$250K	5,268,771	5,180,013	5,209,456	5,135,226	3,891,979	1.71	
Noncore funding	22,970,705	23,266,486	24,150,617	22,777,235	20,475,623	-1.27	21.35
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	656,372	655,403	655,883	654,932	654,205	0.15	82.97
Other liabilities	916,418	779,760	944,119	714,402	271,845	17.53	345.94
Total liabilities	50,552,748	47,517,403	49,464,476	46,929,127	45,244,141	6.39	17.57
Equity Capital							
Perpetual preferred stock (including surplus)	502,840	502,840	502,840	502,840	502,840	0.00	
Common stock	4,904	4,904	4,904	4,904	4,904	0.00	0.70
Common surplus	6,111,022	6,109,597	6,122,690	6,115,487	6,099,940	0.02	1.32
Retained earnings	616,870	362,724	494,229	342,023	297,202	70.07	1024.30
Accumulated other comprehensive income	-74,237	-29,821	-25,478	-32,843	-87,653		
Other equity capital components	-245,213	-257,231	-257,541	-220,717	-161,998		
Total holding company equity capital	6,916,186	6,693,013	6,841,644	6,711,694	6,655,235	3.33	14.52
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	6,916,186	6,693,013	6,841,644	6,711,694	6,655,235	3.33	14.52
Total liabilities and capital	57,468,934	54,210,416	56,306,120	53,640,821	51,899,376	6.01	17.20
Memoranda							
Non-interest-bearing deposits	4,534,774	2,921,165	3,080,452	2,432,123	2,396,799	55.24	87.35
Interest-bearing deposits	29,642,523	28,808,414	29,356,361	29,225,009	28,367,631	2.90	12.02
Total deposits	34,177,297	31,729,579	32,436,813	31,657,132	30,764,430	7.71	18.33
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	6,841,644	6,711,694	6,711,694	6,655,235	6,795,376		
Accounting restatements	0	-10,468	-10,467	0	0		
Net income	297,050	205,675	511,109	395,043	422,417		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	-11,669	-5,890	7,203	15,547	27,394		
Sale of treasury stock	28,051	22,198	22,198	16,501	8,866		
Less: Purchase of treasury stock	15,723	58,713	59,022	75,220	163,249		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	174,408	174,506	348,436	350,222	365,889		
Change in other comprehensive income	-48,759	3,023	7,365	54,810	-69,680		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	6,916,186	6,693,013	6,841,644	6,711,694	6,655,235		

Percent Composition of Assets

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	69.18	36.32	96	71.94	36.22	98	70.02	36.22	96	72.42	37.78	97	72.75	37.19	97
Commercial and industrial loans	3.19	12.25	7	3.10	14.99	8	3.20	13.52	10	3.25	12.02	11	3.29	12.85	11
Loans to individuals	0	3.48	0	0	3.53	1	0	3.40	0	0.01	4.20	2	0.01	4.31	1
Loans to depository institutions and acceptances of other banks	0	0.01	32	0	0.04	28	0	0.03	31	0	0.04	29	0	0.05	28
Agricultural loans.....	0	0.21	12	0	0.20	11	0	0.19	11	0	0.24	11	0	0.30	12
Other loans and leases.....	3.45	4.22	55	3.19	4.66	45	3.15	4.63	49	2.42	5.01	34	1.34	5	17
Net loans and leases.....	75.47	59.81	88	77.91	63.21	93	76.02	61.58	89	77.83	63.77	87	77.08	63.98	85
Debt securities over 1 year.....	7.75	17.61	12	7.30	14.01	15	7.27	15.55	13	10.69	14.60	27	10.82	14.63	29
Mutual funds and equity securities	0.03	0.06	51	0.06	0.05	68	0.06	0.05	66	0.06	0.06	65	0.06	0.06	61
Subtotal	83.25	78.32	66	85.27	78.43	77	83.35	78.16	66	88.58	79.65	84	87.96	79.97	79
Interest-bearing bank balances	2.55	9.11	12	2.11	6.78	19	2.84	7.51	20	1.13	3.06	28	2.55	3.04	56
Federal funds sold and reverse repos	0.83	0.52	83	0	0.86	64	0.34	0.82	79	0	1.57	58	0.01	1.66	57
Debt securities 1 year or less	2.83	1.53	81	2.23	1.83	67	3.06	1.68	82	0.22	1.91	17	0	1.96	4
Trading assets	0	0.60	18	0	1.09	16	0	1.01	17	0	1.19	15	0	1.33	15
Total earning assets.....	89.45	91.43	26	89.62	90.72	35	89.59	91.05	27	89.94	89.53	54	90.52	89.74	62
Non-interest cash and due from depository institutions.....	0.25	1.01	5	0.47	1.08	9	0.28	1.07	3	0.25	1.14	3	0.28	1.21	3
Other real estate owned.....	0.01	0.02	43	0	0.03	24	0	0.02	24	0	0.03	22	0	0.04	19
All other assets.....	10.29	7.50	84	9.90	8.16	73	10.13	7.82	81	9.82	9.27	59	9.20	8.98	52
Memoranda															
Short-term investments	6.21	12.01	25	4.35	10.58	24	6.24	11.17	28	1.35	7.63	13	2.56	7.80	36
U.S. Treasury securities.....	0.11	1.08	43	0.11	0.92	46	0.12	0.84	51	0.08	1.03	43	0	1.04	14
US agency securities (excluding mortgage-backed securities)	2.56	0.77	85	1.25	0.48	83	2.06	0.63	87	2.04	0.54	88	2.56	0.69	88
Municipal securities	0.04	1.72	23	0.05	1.45	23	0.05	1.69	24	0.05	1.34	25	0.13	1.62	27
Mortgage-backed securities	5.21	12.97	14	5.58	11.11	19	5.40	11.75	17	6.25	11.44	19	5.70	11.13	20
Asset-backed securities	0.89	0.38	81	0.78	0.27	81	0.94	0.32	82	0.70	0.28	80	0.75	0.33	79
Other debt securities	1.76	0.52	84	1.76	0.39	89	1.77	0.42	90	1.80	0.39	89	1.68	0.41	89
Loans held-for-sale.....	0	0.42	8	0.19	0.48	42	0.21	0.52	37	0	0.39	7	0	0.30	8
Loans held for investment	75.82	59.85	88	78.04	63.46	92	76.16	61.72	89	78.10	63.50	88	77.39	63.93	85
Real estate loans secured by 1–4 family	0.33	11.69	3	0.59	12.29	5	0.42	11.91	4	0.71	13.29	7	0.86	13.46	6
Revolving	0	1.45	2	0	1.80	7	0	1.66	7	0	2.07	7	0	2.27	7
Closed-end, secured by first liens	0.33	9.84	4	0.59	9.99	7	0.41	9.81	5	0.70	10.69	9	0.85	10.57	7
Closed-end, secured by junior liens	0	0.20	9	0.01	0.26	10	0	0.22	8	0.01	0.28	12	0.01	0.31	11
Commercial real estate loans	68.85	22.48	99	71.35	21.90	99	69.60	22.22	99	71.71	22.23	99	71.89	21.58	99
Construction and land development	0.32	3.35	10	0.23	3.32	10	0.16	3.40	9	0.37	3.44	16	0.79	3.51	21
Multifamily.....	56.67	3.31	99	58.33	3.07	99	57.30	3.12	99	58.13	3.01	99	57.62	2.72	99
Nonfarm nonresidential	11.86	14.81	40	12.79	14.50	42	12.15	14.72	41	13.21	14.69	43	13.49	14.44	47
Real estate loans secured by farmland.....	0	0.34	8	0	0.33	9	0	0.33	8	0	0.36	9	0	0.41	9

Loan Mix and Analysis of Concentrations of Credit

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	91.24	59.66	97	91.96	55.37	98	91.69	57.15	97	92.73	57.46	97	94.01	56.49	98
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	0.44	19.82	3	0.76	19.50	4	0.55	19.43	4	0.91	20.75	6	1.11	21.10	5
Real estate loans secured by 1–4 family.....	0	2.42	2	0	2.79	7	0	2.64	6	0	3.15	7	0	3.50	7
Revolving	0.44	17.22	4	0.75	16.49	5	0.55	16.59	4	0.91	17.39	7	1.11	17.39	6
Closed-end.....	90.80	36.54	99	91.20	32.96	99	91.14	34.63	99	91.82	33.52	99	92.90	32.14	99
Commercial real estate loans	0.43	5.50	7	0.30	4.97	9	0.21	5.26	8	0.48	5.09	11	1.02	5.20	15
Construction and land development.....	0.01	1.11	12	0.02	0.93	15	0.01	0.93	14	0.02	0.94	18	0.05	1.02	20
1–4 family.....	0.42	4.33	7	0.28	3.90	9	0.19	4.19	8	0.46	4.02	11	0.97	4.05	18
Other.....	74.73	5.34	99	74.56	4.72	99	75.02	4.96	99	74.43	4.69	99	74.45	4.10	99
Multifamily.....	15.64	24.14	28	16.35	21.76	35	15.90	22.93	32	16.91	22.15	38	17.43	21.40	41
Nonfarm nonresidential	0.91	8.14	11	0.93	7.38	14	0.96	7.68	13	0.88	7.72	15	0.87	8.03	15
Owner-occupied.....	14.74	15.71	45	15.42	14.16	54	14.94	14.95	47	16.03	14.34	57	16.56	13.38	59
Other.....	0	0.59	8	0	0.52	9	0	0.54	8	0	0.55	9	0	0.63	9
Real estate loans secured by farmland.....	0	0.03	32	0	0.07	28	0	0.06	31	0	0.11	29	0	0.12	28
Loans to depository institutions and acceptances of other banks.....	4.21	20.98	4	3.96	23.90	5	4.19	22.17	6	4.16	19.53	7	4.25	20.32	7
Commercial and industrial loans	0	6.28	0	0.01	6.11	1	0	6.13	0	0.01	7.13	1	0.01	7.36	1
Loans to individuals	0	0.51	22	0	0.64	21	0	0.65	22	0	0.81	21	0	1.02	20
Credit card loans	0	0.37	12	0	0.31	11	0	0.32	11	0	0.37	11	0	0.46	12
Agricultural loans.....	4.54	8.03	46	4.08	8.93	39	4.12	9.09	40	3.10	9.85	29	1.74	9.66	15
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	833.62	383.17	99	871.74	392.62	99	850.08	381.27	98	869.31	391.26	99	844.82	379.80	99
Real estate loans secured by 1–4 family.....	3.99	124.52	3	7.18	133.24	4	5.09	125.03	4	8.52	138.18	5	9.99	137.84	5
Revolving	0	15.53	2	0.02	19.64	6	0.02	17.42	7	0.02	21.26	6	0.03	23.33	6
Closed-end.....	3.99	107.53	3	7.15	112.01	5	5.07	106.14	4	8.50	115.20	6	9.95	112.79	6
Commercial real estate loans	829.64	238.21	99	864.57	237.30	99	844.98	234.65	99	860.79	229.44	99	834.83	219.72	99
Construction and land development.....	3.91	35.52	8	2.82	35.78	10	1.93	35.62	9	4.49	34.95	14	9.13	35.36	21
1–4 family.....	0.11	7.06	11	0.15	6.74	14	0.14	6.34	14	0.17	6.61	17	0.44	7.04	23
Other.....	3.80	28.07	10	2.67	27.86	10	1.80	28.16	9	4.32	27.32	16	8.68	27.26	23
Multifamily.....	682.81	34.78	99	706.78	33.28	99	695.59	32.74	99	697.77	31.04	99	669.07	27.85	99
Nonfarm nonresidential	142.92	157.17	42	154.96	157.33	49	147.46	155.06	46	158.53	152.10	50	156.64	147.22	52
Owner-occupied.....	8.28	52.65	12	8.83	53.29	16	8.93	52.37	15	8.29	53.07	17	7.81	54.89	17
Other.....	134.64	102.08	66	146.14	101.60	69	138.52	100.54	67	150.24	97.41	71	148.83	91.80	74
Real estate loans secured by farmland.....	0	3.59	8	0	3.50	9	0	3.44	8	0	3.60	8	0	4.02	9
Loans to depository institutions and acceptances of other banks.....	0	0.18	32	0	0.38	28	0	0.28	31	0	0.44	29	0	0.54	28
Commercial and industrial loans	38.48	127.07	8	37.51	159.86	8	38.84	139.91	10	39.04	122.02	12	38.16	128.82	11
Loans to individuals	0.04	35.29	0	0.06	38.40	1	0.05	37.47	0	0.07	43.51	2	0.08	42.67	1
Credit card loans	0	2.61	22	0	3.43	21	0	3.30	22	0	4.34	21	0	5.31	20
Agricultural loans.....	0	2.01	12	0	2.03	11	0	1.88	11	0	2.18	11	0	2.72	12
Other loans and leases.....	41.52	46.75	60	38.63	51.14	52	38.19	49.54	53	29.06	52.44	36	15.60	51.79	21
Supplemental															
Non-owner occupied CRE loans / Gross loans	90.20	28.84	99	90.58	26.07	99	90.48	27.32	99	91.21	26.45	99	92.31	24.79	99
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	824.10	187.37	99	858.68	186.18	99	838.91	183.76	99	855.09	178.57	99	829.55	167.93	99
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	832.38	244.59	99	867.51	244.21	99	847.84	240.85	99	863.39	236.10	99	837.36	225.98	99

Liquidity and Funding

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	6.21	12.01	25	4.35	10.58	24	6.24	11.17	28	1.35	7.63	13	2.56	7.80	36
Liquid assets	11.52	28.17	8	9.54	24.60	6	11.03	26.22	10	9.75	22.44	9	11.11	22.72	11
Investment securities	10.60	19.64	16	9.60	16.55	20	10.38	17.85	18	10.97	16.99	20	10.88	17.27	21
Net loans and leases	75.47	59.81	88	77.91	63.21	93	76.02	61.58	89	77.83	63.77	87	77.08	63.98	85
Net loans, leases and standby letters of credit	75.93	60.62	88	78.65	64.12	93	76.66	62.48	89	78.67	64.84	88	77.95	65.07	87
Core deposits	45.26	74.75	5	42.09	68.08	10	42.12	70.67	7	42.47	63.09	14	45.94	62.13	18
Noncore funding	39.97	10.89	96	42.92	16.68	90	42.89	14.13	94	42.46	19.36	88	39.45	21.34	83
Time deposits of \$250K or more	5.04	1.81	94	6.89	2.56	92	6.24	2.11	94	6.97	2.94	92	5.84	2.89	86
Foreign deposits	0	0.35	39	0	0.41	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos	1.39	1.20	68	1.48	1.49	64	1.42	1.47	65	1.49	1.94	58	0.96	1.97	46
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	0.56	0.52	59	1.47	0.52	74	1.08	0.54	68	1.49	0.48	74	0.95	0.54	57
Commercial paper	0	0.01	45	0	0.01	44	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	4.82	0.99	90	2.95	2.06	71	5.81	1.24	92	8.44	3.01	92	8.54	3.67	89
Earning assets that reprice within 1 year	17.48	38.93	7	18.15	39.71	6	17.28	39.38	6	17.24	39.29	3	13.24	40.29	2
Interest-bearing liabilities that reprice within 1 year	13.61	7.04	85	21.47	9.42	89	16.20	8.20	86	24.81	10.19	92	19.90	10.01	89
Long-term debt that reprices within 1 year	0	0.26	29	0	0.56	26	0	0.47	27	0	0.96	25	0	1.34	25
Net assets that reprice within 1 year	3.88	30.25	4	-3.32	28.34	3	1.09	29.11	5	-7.57	26.63	3	-6.66	27.38	2
Other Liquidity and Funding Ratios															
Net noncore funding dependence	40.56	-1.82	97	45.23	6.94	94	43.97	3.20	96	46.40	14.45	94	41.94	16.62	93
Net short-term noncore funding dependence	14.78	-8.21	95	18.62	-2.29	94	17.27	-4.76	95	27.42	3.38	98	21.58	4.66	92
Short-term investment / Short-term noncore funding	33.54	284.81	6	21.50	138.95	10	30.24	184.19	10	5.28	77.77	3	11.90	66.46	14
Liquid assets - short-term noncore funding / Nonliquid assets	-7.90	34.02	3	-11.81	23.27	5	-10.80	28.18	5	-17.61	16.97	3	-11.75	16.04	7
Net loans and leases / Total deposits	126.91	74.66	97	133.11	82.84	96	131.97	79.43	96	131.87	90.31	94	130.04	90.08	93
Net loans and leases / Core deposits	166.76	81.17	98	185.11	93.70	97	180.51	88.34	97	183.24	103.93	95	167.79	105	93
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.84			1.82			1.57			0.72			-0.82		
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	0.22	1.94	14	2.32	4.82	20	2.25	4.31	22	1	1.36	44	-0.34	-1.98	89
Structured notes appreciation (depreciation) / Tier 1 capital	0.01			0			0.02			0			-0.05		
Percent of Investment Securities															
Held-to-maturity securities	0	13.42	14	0	12.14	14	0	11.38	15	0	12.67	14	0	16.19	11
Available-for-sale securities	99.74	84.66	79	99.36	85.75	74	99.46	87.23	73	99.44	85.40	79	99.46	81.88	82
U.S. Treasury securities	1.07	5.52	44	1.19	5.43	50	1.11	4.72	54	0.71	6.15	42	0	6.99	14
US agency securities (excluding mortgage-backed securities)	24.18	4.50	93	13.04	3.23	89	19.82	4.01	90	18.59	3.49	92	23.55	4.02	93
Municipal securities	0.42	8.87	21	0.52	9.39	22	0.45	9.83	22	0.46	7.75	24	1.17	9.16	29
Mortgage-backed securities	49.12	66.59	21	58.19	67.27	34	51.98	66.64	26	56.98	67.43	32	52.45	65.45	28
Asset-backed securities	8.37	2.05	87	8.10	1.68	88	9.02	1.91	89	6.34	1.66	85	6.86	2.05	85
Other debt securities	16.58	3.17	92	18.31	2.93	92	17.08	3.01	92	16.36	2.94	92	15.43	2.79	91
Mutual funds and equity securities	0.26	0.32	65	0.64	0.37	74	0.54	0.35	70	0.56	0.40	66	0.54	0.42	65
Debt securities 1 year or less	26.69	8.69	91	23.25	11.75	85	29.47	10.55	88	1.98	11.86	13	0	11.91	3
Debt securities 1 to 5 years	6.26	17.05	28	11.48	18.03	45	9.51	17.03	40	12.36	17.94	49	21.86	19.18	66
Debt securities over 5 years	66.79	72.17	31	64.62	66.01	41	60.48	69.86	29	85.10	66.02	73	77.59	64.73	60
Pledged securities	22.22	33.87	37	24.15	37.40	35	21.87	35.67	35	23.31	30.57	44	21.77	33.30	41
Structured notes, fair value	0	0.03	41	0	0.02	42	0	0.02	42	0	0.03	42	0	0.04	41
Percent Change from Prior Like Quarter															
Short-term investments	51.32	51.37	61	109.19	146.89	51	383.53	183.32	83	-45.40	26.69	4	-49.47	6.77	4
Investment securities	17.14	33.34	36	-9.86	14.17	9	-0.70	23.62	16	4.28	11.75	45	59.82	9.42	93
Core deposits	14	16.88	46	-5.22	25.99	1	4.09	26.88	3	-4.45	11.23	2	4.03	7.29	47
Noncore funding	-1.27	-23.76	76	12.47	-2.41	75	6.03	-12.18	70	11.24	6.59	64	9.28	10.67	55

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)	2,683,867	2,383,495	2,475,220	2,006,492	2,034,944
Commit: Secured commercial real estate loans	458,768	515,284	410,860	457,178	607,256
Commit: Unsecured real estate loans	197,598	149,491	156,348	152,333	166,888
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	263,160	401,253	357,576	451,953	447,731
Commercial and similar letters of credit	17,961	74,902	18,300	57,989	60,390
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	0	0	0	0	0
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	4,250,000	4,250,000	4,250,000	2,800,000	0
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

Percent of Total Assets

	BHC	Peer # 1	Pct												
Loan commitments (reported semiannually, June/Dec)	4.67	22.45	1	4.40	21.74	2	4.40	22.01	1	3.74	23.52	3	3.92	24.05	4
Standby letters of credit	0.46	0.67	48	0.74	0.72	64	0.64	0.71	61	0.84	0.84	62	0.86	0.92	62
Commercial and similar letters of credit	0.03	0.02	78	0.14	0.02	93	0.03	0.02	77	0.11	0.02	92	0.12	0.02	91
Securities lent	0	0.12	41	0	0.17	41	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.25	27	0	0.39	27	0	0.35	26	0	0.42	27	0	0.52	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.19	29	0	0.33	28	0	0.30	27	0	0.52	27	0	0.75	29
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	34	0	0.22	34	0	0.25	34	0	0.30	33	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.14	35	0	0.36	35	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts	7.40	49.75	24	7.84	51.68	21	7.55	48.62	21	5.22	68.47	18	0	65.81	1
Interest rate contracts	7.40	35.96	25	7.84	36.85	24	7.55	34.36	24	5.22	47.31	19	0	43.84	1
Interest rate futures and forward contracts	0	5.17	13	0	9.28	13	0	6.21	12	0	10.67	11	0	11.40	13
Written options contracts (interest rate)	0	1.82	9	0	2.30	9	0	2.18	9	0	2.47	10	0	2.16	10
Purchased options contracts (interest rate)	0	1.33	21	0	1.51	23	0	1.46	22	0	2.65	22	0	2.32	23
Interest rate swaps	7.40	20.67	36	7.84	22.27	30	7.55	20.83	32	5.22	28.86	22	0	26.74	2
Foreign exchange contracts	0	6.16	25	0	5.77	24	0	6.01	25	0	10.12	22	0	10.92	21
Futures and forward foreign exchange contracts	0	3.93	26	0	3.58	25	0	3.47	25	0	5.23	23	0	5.22	23
Written options contracts (foreign exchange)	0	0.04	41	0	0.03	40	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange)	0	0.04	41	0	0.03	41	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps	0	0.73	39	0	0.74	38	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts	0	0.86	34	0	1.80	32	0	1.86	32	0	3.32	31	0	4.08	31
Commodity and other futures and forward contracts	0	0.07	43	0	0.14	42	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other)	0	0.29	38	0	0.54	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other)	0	0.19	38	0	0.38	35	0	0.37	36	0	0.94	34	0	1.29	34
Commodity and other swaps	0	0.29	37	0	0.30	35	0	0.32	36	0	0.38	35	0	0.40	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	6.25	42.93	1	5.70	41.55	1	5.87	42.82	1	4.95	45.53	1	5.23	44.93	1

Derivative Instruments

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	4,250,000	4,250,000	4,250,000	2,800,000	0
Interest rate contracts	4,250,000	4,250,000	4,250,000	2,800,000	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	0	0	0	0	0
Written options	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Purchased options	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Swaps	4,250,000	4,250,000	4,250,000	2,800,000	0
Held for trading.....	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	4,250,000	4,250,000	4,250,000	2,800,000	0
Interest rate contracts	4,250,000	4,250,000	4,250,000	2,800,000	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	4,250,000	4,250,000	4,250,000	2,800,000	0
One year or less	4,250,000	4,250,000	4,250,000	2,800,000	0
Over 1 year to 5 years	0	0	0	0	0
Over 5 years	0	0	0	0	0
Gross negative fair value (absolute value)	0	0	0	0	0
Gross positive fair value.....	0	0	0	0	0
Held for trading.....	0	0	0	0	0
Non-traded.....	0	0	0	0	0
Current credit exposure on risk-based capital derivative contracts	0	0	0	0	0
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	100	94.09	76	100	95.13	78	100	94.10	77	100	93.44	80			92.91
Foreign exchange contracts	0	3.27	25	0	2.75	24	0	3.49	25	0	3.20	22			3.39
Equity, commodity, and other contracts	0	1.17	34	0	1.12	32	0	1.17	32	0	1.64	31			1.93
Futures and forwards	0	12.57	8	0	12.99	7	0	14.05	7	0	13.49	6			12.78
Written options	0	7.49	7	0	8.37	6	0	8.18	6	0	5.91	6			6.60
Exchange-traded	0	0.11	42	0	0.13	40	0	0.14	40	0	0.15	42			0.23
Over-the-counter	0	7.20	7	0	7.94	7	0	7.73	7	0	5.10	6			5.49
Purchased options	0	3.44	19	0	3.38	18	0	3.42	19	0	4.42	18			4.19
Exchange-traded	0	0.12	40	0	0.14	40	0	0.15	40	0	0.28	39			0.32
Over-the-counter	0	3.04	21	0	2.87	20	0	2.86	21	0	3.35	18			3.20
Swaps	100	71.23	95	100	69.92	96	100	68.76	96	100	69.75	95			70.34
Held for trading	0	40.60	20	0	43.50	18	0	43.53	19	0	44.16	18			46.31
Interest rate contracts	0	34.42	21	0	37.56	18	0	36.62	19	0	37.24	18			38.40
Foreign exchange contracts	0	1.57	33	0	1.40	31	0	1.60	32	0	1.60	30			1.85
Equity, commodity, and other contracts	0	0.58	40	0	0.71	37	0	0.68	38	0	0.83	36			1.14
Non-traded	100	59.40	79	100	56.50	81	100	56.47	80	100	55.84	81			53.69
Interest rate contracts	100	56.19	86	100	54.31	88	100	53.82	87	100	52.22	88			50.60
Foreign exchange contracts	0	0.38	33	0	0.28	34	0	0.46	34	0	0.34	33			0.57
Equity, commodity, and other contracts	0	0.13	38	0	0.10	37	0	0.10	37	0	0.13	38			0.16
Derivative contracts (excluding futures and forex 14 days or less)	100	91.87	76	100	89.91	78	100	91.48	75	100	93.86	75			94.47
One year or less	100	28.05	96	100	30.94	94	100	32.05	94	100	32.17	93			32.51
Over 1 year to 5 years	0	26.03	5	0	27.26	4	0	27.06	3	0	30.45	4			31.16
Over 5 years	0	30.08	6	0	28.48	5	0	29.56	5	0	28.09	5			28.71
Gross negative fair value (absolute value)	0	1.25	1	0	1.76	1	0	1.55	1	0	0.83	2			0.72
Gross positive fair value	0	1.68	1	0	2.69	1	0	2.23	0	0	1.19	1			0.85
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.05	2	0	0.07	2	0	0.07	1	0	0.06	2			0.06
Gross positive fair value (X)	0	0.07	1	0	0.11	1	0	0.09	0	0	0.07	1			0.06
Held for trading (X)	0	0.05	21	0	0.08	19	0	0.07	19	0	0.06	18			0.05
Non-traded (X)	0	0.01	5	0	0.02	7	0	0.02	4	0	0.01	5			0.01
Current credit exposure (X)	0	0.05	5	0	0.08	5	0	0.06	5	0	0.05	4			0.04
Credit losses on derivative contracts	0	0	45	0	0	45	0	0	43	0	0	45	0		47
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	45	0	0	46	0	0	47	0		47
90+ days past due	0	0	46	0	0	48	0	0	47	0	0	48	0		48
Other Ratios															
Current credit exposure / Risk-weighted assets	0	0.63	5	0	1.03	5	0	0.85	5	0	0.73	4			0.53

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	194,043	147,638	147,638	159,820	158,046
Gross losses	5,191	14,323	22,178	20,308	18,342
Write-downs, transfers to loans held-for-sale	0	0	0	0	3,190
Recoveries	11,765	343	3,393	1,021	1,860
Net losses	-6,574	13,980	18,785	19,287	16,482
Provision for loan and lease losses	1,375	38,718	63,279	7,105	18,256
Adjustments	0	1,911	1,911	0	0
Ending balance	201,992	174,287	194,043	147,638	159,820
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct												
Analysis Ratios															
Provision for loan and lease losses / Average assets	0	-0.14	81	0.14	0.85	7	0.12	0.51	6	0.01	0.15	14	0.04	0.14	18
Provision for loan and lease losses / Average loans and leases	0.01	-0.25	81	0.19	1.37	4	0.15	0.82	3	0.02	0.24	11	0.05	0.24	16
Provision for loan and lease losses / Net loan and lease losses	-20.92	77.32	59	276.95	792.43	21	336.86	487.86	51	36.84	130.58	6	110.76	134.68	50
Allowance for loan and lease losses / Total loans and leases not held for sale	0.46	1.39	5	0.41	1.51	3	0.45	1.58	4	0.35	0.83	11	0.40	0.90	11
Allowance for loan and lease losses / Total loans and leases	0.46	1.37	5	0.41	1.48	3	0.45	1.55	3	0.35	0.81	11	0.40	0.89	11
Allowance for loan and lease losses / Net loans and leases losses (X)	15.27			6.23	11.83	41	10.33	11.58	65	7.65	8.03	68	9.70	7.54	74
Allowance for loan and lease losses / Nonaccrual assets	641.41	318.67	88	324.73	321.01	64	513.55	299.17	84	241.07	218.72	71	351.21	214.03	85
ALLL / 90+ days past due + nonaccrual loans and leases	641.41	260.68	91	324.73	244.42	74	513.55	244.34	90	241.07	151.73	80	351.21	160.51	90
Gross loan and lease losses / Average loans and leases	0.02	0.22	7	0.07	0.35	14	0.05	0.34	9	0.05	0.28	13	0.05	0.30	10
Recoveries / Average loans and leases	0.05	0.08	44	0	0.07	3	0.01	0.07	9	0	0.08	5	0	0.09	2
Net losses / Average loans and leases	-0.03	0.13	5	0.07	0.28	25	0.04	0.27	13	0.05	0.21	23	0.04	0.22	21
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	45	0	0	45	0	0	44	0	0	40	0.01	0	89
Recoveries / Prior year-end losses	53.05	16.12	93	1.69	15.46	5	16.71	33.98	16	5.57	36.22	7	2.94	41.30	2
Earnings coverage of net loan and lease losses (X)	-62.20	4.52	12	21.03	21.56	70	34.66	22.91	78	27.50	24.40	69	34.94	21.75	78
Net Loan and Lease Losses By Type															
Real estate loans	0	0.03	36	0	0.03	26	0	0.04	25	0	0.01	48	0.01	0.02	55
Real estate loans secured by 1–4 family	-0.02	-0.01	37	0	0.01	47	0	0.01	50	0.25	0.01	97	0	0.01	35
Revolving		-0.05		0	0.01	47	0	0.01	54	0	0.02	43	0	0.03	37
Closed-end	-0.02	-0.01	37	0	0.01	49	0	0	53	0.25	0	97	0	0.01	44
Commercial real estate loans	0	0.05	29	0	0.03	21	0	0.07	22	0	0.01	49	0.01	0.01	65
Construction and land development	-0.01	0	38	-0.10	0	5	-0.07	0	9	-0.03	-0.01	22	0.51	-0.03	98
1–4 family	0	0	57	0	0	59	0	0	59	0	0	55	0	-0.01	63
Other	-0.01	-0.01	36	-0.10	0	4	-0.07	0	5	-0.03	-0.01	20	0.51	-0.02	98
Multifamily	0.01	0.01	82	0	0	58	0	0	22	0	0	83	0	0	78
Nonfarm nonresidential	-0.04	0.07	7	0	0.05	26	0.02	0.11	36	0	0.02	38	0.04	0.02	72
Owner-occupied	0	0.01	46	0	0.02	36	0	0.02	26	0	0.01	45	0	0.01	34
Other	-0.04	0.06	4	0	0.03	38	0.02	0.08	46	0	0.01	40	0.04	0.01	84
Real estate loans secured by farmland		-0.01			0.02			0.02			0.01				0
Commercial and industrial loans	-0.70	0.20	1	1.64	0.46	89	0.99	0.47	82	1.01	0.37	89	0.66	0.31	82
Loans to individuals	2	0.78	87	0.89	1.41	43	0.81	1.13	51	1.08	1.17	58	1.81	1.16	73
Credit card loans		2.18			3.43			2.92			3.11				2.92
Agricultural loans		0.03			0.15			0.19			0.08				0.15
Loans to foreign governments and institutions		0			0			0			0				0
Other loans and leases	0	0.08	37	0.03	0.13	50	0.01	0.15	45	0	0.15	22	0	0.14	28

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2021		06/30/2020		12/31/2020		12/31/2019		12/31/2018	
30+ Days Past Due and Nonaccrual Assets										
30–89 days past due loans and leases.....		35,171		2,135		15,658		3,720		564
90+ days past due loans and leases		0		0		0		0		0
Nonaccrual loans and leases.....		31,492		53,671		37,785		61,243		45,506
Total past due and nonaccrual loans and leases.....		66,663		55,806		53,443		64,963		46,070
Restructured 30–89 days past due		0		0		0		0		0
Restructured 90+ days past due		0		0		0		0		0
Restructured nonaccrual		15,727		28,964		19,318		39,245		25,719
Total restructured loans and leases		15,727		28,964		19,318		39,245		25,719
30–89 days past due loans held for sale		0		0		0		0		0
90+ days past due loans held for sale.....		0		0		0		0		0
Nonaccrual loans held for sale		0		0		0		0		0
Total past due and nonaccrual loans held for sale.....		0		0		0		0		0
Restructured loans and leases in compliance		14,820		15,984		14,967		1,254		9,162
Other real estate owned.....		3,340		1,967		1,769		1,966		2,564
Other Assets										
30–89 days past due		0		0		0		0		0
90+ days past due		0		0		0		0		0
Nonaccrual.....		0		0		0		0		0
Total other assets past due and nonaccrual.....		0		0		0		0		0
Percent of Loans and Leases										
30–89 days past due loans and leases.....	0.08	0.27	19	0.01	0.36	1	0.04	0.39	2	0.01
90+ days past due loans and leases	0	0.10	10	0	0.13	9	0	0.12	9	0
Nonaccrual loans and leases.....	0.07	0.58	5	0.13	0.61	6	0.09	0.66	4	0.15
90+ days past due and nonaccrual loans and leases.....	0.07	0.73	1	0.13	0.80	3	0.09	0.85	1	0.15
30–89 days past due restructured.....	0	0.01	19	0	0.01	16	0	0.01	16	0
90+ days past due restructured	0	0	30	0	0.01	28	0	0.01	29	0
Nonaccrual restructured.....	0.04	0.12	30	0.07	0.13	39	0.04	0.13	30	0.09
30–89 days past due loans held for sale	0	0	40	0	0	41	0	0	38	0
90+ days past due loans held for sale.....	0	0	42	0	0	43	0	0	41	0
Nonaccrual loans held for sale	0	0	38	0	0	39	0	0.01	38	0
Percent of Loans and Leases and Other Assets										
30+ Days Past Due and Nonaccrual										
30–89 days past due assets	0.08	0.27	19	0.01	0.37	1	0.04	0.40	2	0.01
90+ days past due assets	0	0.10	9	0	0.13	8	0	0.12	8	0
Nonaccrual assets	0.07	0.59	5	0.13	0.62	6	0.09	0.67	4	0.15
30+ days past due and nonaccrual assets	0.15	1.04	3	0.13	1.21	2	0.12	1.29	0	0.16
Percent of Total Assets										
90+ days past due and nonaccrual assets	0.05	0.43	3	0.10	0.49	7	0.07	0.52	3	0.11
90+ days past due and nonaccrual assets + other real estate owned	0.06	0.46	3	0.10	0.52	7	0.07	0.55	3	0.12
Restructured and Nonaccrual Loans and Leases										
+ OREO as Percent of:										
Total assets	0.09	0.52	3	0.13	0.56	8	0.10	0.60	6	0.12
Allowance for loan and lease losses	24.58	67.93	14	41.09	65.48	27	28.10	66.66	15	43.66
Equity capital + allowance for loan and lease losses	0.70	4.43	3	1.04	4.83	7	0.77	4.97	3	0.94
Tier 1 capital + allowance for loan and lease losses	1.04	5.28	4	1.60	5.98	8	1.17	6.05	4	1.44
Loans and leases + other real estate owned	0.11	0.88	1	0.17	0.92	3	0.13	0.97	1	0.15

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.06	0.24	21	0.01	0.39	3	0.04	0.39	6	0.01	0.38	4	0	0.42	2
	90+ days past due		0	0.12	15	0	0.15	13	0	0.16	14	0	0.16	13	0	0.22	12
	Nonaccrual.....		0.06	0.65	6	0.06	0.63	7	0.05	0.76	5	0.06	0.46	10	0.02	0.57	3
Commercial and industrial	30–89 days past due		0.61	0.17	93	0	0.23	2	0	0.23	3	0	0.31	6	0.03	0.30	11
	90+ days past due		0	0.02	16	0	0.03	17	0	0.03	16	0	0.05	14	0	0.05	11
	Nonaccrual.....		0.48	0.64	50	1.75	0.75	88	1.10	0.75	77	2.24	0.83	92	2.15	0.76	92
Individuals	30–89 days past due		1.77	0.55	94	2.63	0.58	97	0.14	0.83	14	0.13	0.83	17	0.73	0.84	38
	90+ days past due		0	0.07	18	0	0.13	17	0	0.14	19	0	0.17	16	0	0.16	15
	Nonaccrual.....		0	0.18	11	0.08	0.22	44	0.62	0.28	83	0.10	0.17	50	0.15	0.23	51
Depository institution loans	30–89 days past due			0			0.03			0			0			0	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0			0			0			0			0	
Agricultural	30–89 days past due			0.16			0.31			0.17			0.24			0.17	
	90+ days past due			0			0.03			0			0			0	
	Nonaccrual.....			0.69			0.80			0.49			0.67			0.75	
Foreign governments	30–89 days past due			0.01			0			0			0.07			0.01	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.04			0.02			0.09			0.03			0.06	
Other loans and leases	30–89 days past due		0	0.11	18	0	0.14	12	0	0.18	15	0	0.20	14	0	0.17	12
	90+ days past due		0	0.01	35	0	0.01	31	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual.....		0	0.13	22	0	0.15	16	0	0.15	19	0.02	0.13	43	0	0.14	17

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct												
		Memoranda														
1–4 family	30–89 days past due	0	0.35	1	0.42	0.60	52	0.67	0.65	66	0	0.67	1	0	0.71	0
	90+ days past due	0	0.27	18	0	0.29	15	0	0.33	16	0	0.31	14	0	0.46	14
	Nonaccrual	0.69	0.82	52	0.53	0.84	32	0.72	0.89	51	0.45	0.73	38	0.37	0.86	26
Revolving	30–89 days past due		0.29		0	0.40	6	0	0.48	5	0	0.45	5	0	0.50	5
	90+ days past due		0.02		0	0.03	31	0	0.03	30	0	0.05	24	0	0.05	25
	Nonaccrual		1.05		0	1.27	4	0	1.13	5	0	1	5	0	1.17	4
Closed-end	30–89 days past due	0	0.36	1	0.43	0.61	51	0.67	0.65	64	0	0.70	1	0	0.75	0
	90+ days past due	0	0.29	18	0	0.33	16	0	0.38	17	0	0.35	16	0	0.53	16
	Nonaccrual	0.69	0.77	52	0.54	0.81	35	0.72	0.87	52	0.46	0.70	41	0.37	0.84	27
Junior lien	30–89 days past due	0	0.01	11	0	0.02	10	0	0.02	10	0	0.02	9	0	0.03	9
	90+ days past due	0	0	36	0	0	31	0	0	32	0	0	29	0	0	24
	Nonaccrual	0.47	0.04	97	0.28	0.05	95	0.38	0.04	97	0.24	0.04	95	0	0.06	6
Commercial real estate	30–89 days past due	0.06	0.14	40	0	0.23	10	0.04	0.26	21	0.01	0.18	12	0	0.17	5
	90+ days past due	0	0.01	25	0	0.02	22	0	0.02	23	0	0.03	19	0	0.03	20
	Nonaccrual	0.05	0.52	9	0.06	0.43	11	0.04	0.62	7	0.05	0.23	18	0.02	0.28	13
Construction and development	30–89 days past due	0	0.12	18	0	0.24	15	0	0.28	11	0	0.28	12	0	0.21	10
	90+ days past due	0	0.01	38	0	0.01	34	0	0.01	35	0	0.02	33	0	0.02	31
	Nonaccrual	0	0.36	14	0	0.25	11	0	0.41	11	0	0.20	12	0	0.19	12
1–4 family	30–89 days past due	0	0.02	33	0	0.04	28	0	0.03	28	0	0.06	25	0	0.06	25
	90+ days past due	0	0	44	0	0	42	0	0	42	0	0	41	0	0	43
	Nonaccrual	0	0.02	30	0	0.04	27	0	0.03	27	0	0.02	30	0	0.02	28
Other	30–89 days past due	0	0.07	21	0	0.17	19	0	0.22	13	0	0.20	15	0	0.13	14
	90+ days past due	0	0	41	0	0	38	0	0	40	0	0.01	35	0	0.02	33
	Nonaccrual	0	0.29	15	0	0.18	14	0	0.35	12	0	0.17	14	0	0.15	15
Multifamily	30–89 days past due	0.03	0.06	66	0	0.08	49	0.01	0.09	48	0	0.08	40	0	0.10	18
	90+ days past due	0	0	44	0	0	43	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	0.03	0.14	53	0.02	0.08	44	0.01	0.11	44	0.02	0.05	50	0.01	0.08	52
Nonfarm non-residential	30–89 days past due	0.22	0.14	76	0	0.20	14	0.15	0.23	54	0.04	0.14	19	0	0.17	6
	90+ days past due	0	0.01	29	0	0.02	27	0	0.02	26	0	0.03	22	0	0.03	21
	Nonaccrual	0.18	0.66	20	0.23	0.55	26	0.18	0.80	13	0.21	0.28	46	0.04	0.30	14
Owner Occupied	30–89 days past due	0	0.04	10	0	0.07	8	0	0.07	8	0	0.07	8	0	0.09	6
	90+ days past due	0	0	34	0	0.01	30	0	0	33	0	0.01	26	0	0.01	25
	Nonaccrual	0	0.25	10	0.04	0.24	17	0.01	0.27	10	0.04	0.16	23	0	0.17	13
Other	30–89 days past due	0.22	0.09	82	0	0.11	27	0.15	0.14	67	0.04	0.07	44	0	0.07	8
	90+ days past due	0	0.01	36	0	0.01	34	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual	0.18	0.40	41	0.19	0.24	56	0.17	0.44	37	0.17	0.10	74	0.04	0.13	37
Farmland	30–89 days past due		0.11			0.31			0.11			0.23			0.25	
	90+ days past due		0			0.03			0			0.01			0.01	
	Nonaccrual		1.10			1.24			1.13			0.84			1.23	
Credit card	30–89 days past due		0.63			0.90			0.95			1.19			1.22	
	90+ days past due		0.39			0.76			0.63			0.78			0.73	
	Nonaccrual		0.08			0.09			0.05			0.11			0.09	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018										
Common Equity Tier 1 Capital															
Common stock plus related surplus	5,870,712	5,857,269	5,870,053	5,899,674	5,942,845										
Retained earnings	639,962	379,241	515,558	342,023	297,202										
Accumulated other comprehensive income (AOCI)	-74,237	-29,821	-25,478	-32,843	-87,653										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	6,436,437	6,206,689	6,360,133	6,208,854	6,152,394										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	2,423,071	2,423,296	2,423,213	2,423,386	2,433,189										
Accumulated other comprehensive income-related adjustments	-74,236	-29,821	-25,479	-32,843	-87,652										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	4,087,602	3,813,214	3,962,399	3,818,311	3,806,857										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	4,087,602	3,813,214	3,962,399	3,818,311	3,806,857										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	502,840	502,840	502,840	502,840	502,840										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	502,840	502,840	502,840	502,840	502,840										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	502,840	502,840	502,840	502,840	502,840										
Tier 1 Capital	4,590,442	4,316,054	4,465,239	4,321,151	4,309,697										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	643,595	642,626	643,106	642,155	641,428										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	186,557	166,830	181,266	148,683	160,954										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	830,152	809,456	824,372	790,838	802,382										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	830,152	809,456	824,372	790,838	802,382										
Exited advanced approach tier 2 capital															
Total capital	5,420,594	5,125,510	5,289,611	5,111,989	5,112,079										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	58,154,916	53,759,233	54,914,119	52,435,718	51,816,105										
Less: Deductions from common equity tier 1 capital	2,423,071	2,423,296	2,423,213	2,423,386	2,433,189										
Less: Other deductions	100,684	93,436	94,768	88,173	71,912										
Total assets for leverage ratio	55,631,161	51,242,501	52,396,138	49,924,159	49,311,004										
Total risk-weighted assets	41,529,515	39,025,955	40,774,630	38,529,473	36,097,032										
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A	9.84	12.66	6	9.77	11.98	16	9.72	12.35	8	9.91	12.11	20	10.55	12.09	28
Common equity tier 1 capital, column B	0	0.29	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	11.05	13.44	10	11.06	12.72	23	10.95	13.08	16	11.22	12.78	27	11.94	12.85	39
Tier 1 capital, column B	0	0.33	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	13.05	15.42	8	13.13	14.77	21	12.97	15.23	13	13.27	14.36	38	14.16	14.45	58
Total capital, column B	0	0.37	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	8.25	9.11	26	8.42	9.03	30	8.52	9.13	36	8.66	9.76	18	8.74	9.71	17
Supplementary leverage ratio, advanced approaches HCs		6.95			8.42			8.72			7.41			7.31	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change		
																1-Year	5-Year	
Insurance Activities																		
Total insurance underwriting assets			0			0			0			0				0		
Total property and casualty assets			0			0			0			0				0		
Reinsurance recoverables (P/C)																		
Total life and health assets			0			0			0			0				0		
Reinsurance recoverables (L/H)																		
Separate account assets (L/H)			0			0			0			0				0		
Total insurance underwriting equity			0			0			0			0				0		
Total property and casualty equity			0			0			0			0				0		
Total life and health equity			0			0			0			0				0		
Total insurance underwriting net income			0			0			0			0				0		
Total property and casualty			0			0			0			0				0		
Total life and health			0			0			0			0				0		
Claims and claims adjusted expense reserves (P/C)			0			0			0			0				0		
Unearned premiums (P/C)			0			0			0			0				0		
Policyholder benefit and contractholder funds (L/H)			0			0			0			0				0		
Separate account liabilities (L/H)			0			0			0			0				0		
Insurance activities revenue			168			164			340			366				621	2.44	-62.08
Other insurance activities income			168			164			340			366				621	2.44	-62.08
Insurance and reinsurance underwriting income			0			0			0			0				0		
Premiums			0			0			0			0				0		
Credit related insurance underwriting			0			0			0			0				0		
Other insurance underwriting			0			0			0			0				0		
Insurance benefits, losses, expenses			0			0			0			0				0		
Net assets of insurance underwriting subsidiaries			0			0			0			0				0		
Life insurance assets			1,171,498			1,156,137			1,164,196			1,145,058				977,628	1.33	24.64

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0	39	0	0.01	37	0	0.01	36			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	52.30			54.79			53.67			51.47			56.12					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	47.70			45.21			46.33			48.53			43.88					
Separate account assets (L/H) / Total life assets	13.29			11.01			11.24			7.26			8.53					
Insurance activities revenue / Adjusted operating income	0.02	0.37	41	0.03	0.39	44	0.03	0.41	41	0.04	0.47	43	0.06	0.47	46			
Premium income / Insurance activities revenue	0	3.14	41	0	3.04	40	0	2.84	40	0	7.32	37	0	4.86	37			
Credit related premium income / Total premium income	30.92			40.01			38.23			34.91			44.54					
Other premium income / Total premium income	69.08			59.99			61.77			65.09			55.46					
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.02	45	0	0.03	44	0	0.08	39	0	0.08	42			
Insurance net income (P/C) / Equity (P/C)	21.10			7.42			15.59			19.86			15.64					
Insurance net income (L/H) / Equity (L/H)	5.07			-31.13			3.62			5.13			1.99					
Insurance benefits, losses, expenses / Insurance premiums	-395.05			620.37			447.82			233.61			160.49					
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0			0.07			0.15			0.17					
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0.15			2.31					
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	24.44	11.54	97	25.75	11.35	98	24.99	11.03	96	25.62	11.51	96	21.87	10.22	89			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)	0			0			0			0			0			0		
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.47	38	0	0.73	37	0	0.75	37	0	1.39	34	0	1.79	34			

Foreign Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	95,387	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	95,387	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	26,182	19,789	25,538	10,250	10,086
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	121,569	19,789	25,538	10,250	10,086
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.64	34		0.93			0.87			1.25			1.17	
Cost: Interest-bearing deposits.....		0.12			0.59			0.42			1.19			0.97	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.26			5.29			5.18			27.03			27.29	
Commercial and industrial loans		1.03			0.59			0.64			0.29			1.53	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases.....		-1.19			10.27			-2.40			22.48			7.24	
Total selected assets.....	514.33	3.19	96	100.15	5.10	90	149.15	2.04	95	1.63	12.40	53		3.24	
Deposits		9.07			10.22			3.46			10.36			5	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets		06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018		
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1–4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0.13	0.13	0.13	0.13	0.13
Dollar Amount in Thousands					
	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commcial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 30–89 days past due securitized assets.....	0	0	0	0	0
90+ Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 90+ days past due securitized assets	0	0	0	0	0
Total past due securitized assets.....	0	0	0	0	0
Net Losses on Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total net losses on securitized assets.....	0	0	0	0	0

Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		190,077	190,210	380,288	380,662	380,500	-0.07	8.52
Dividends		190,000	190,000	380,000	380,000	380,000	0.00	8.57
Interest		77	210	288	662	500	-63.33	-51.57
Management and service fees		0	0	0	0	0	0	
Other income		0	0	0	0	0	0	
Income from nonbank subsidiaries		0	0	0	0	0		
Dividends		0	0	0	0	0	0	
Interest		0	0	0	0	0	0	
Management and service fees		0	0	0	0	0	0	
Other income		0	0	0	0	0	0	
Income from subsidiary holding companies								
Dividends								
Interest								
Management and service fees								
Other income								
Total income from subsidiaries		190,077	190,210	380,288	380,662	380,500	-0.07	8.52
Securities gains (losses)		0	0	0	0	0		
Other operating income		258	319	587	722	793	-19.12	-24.12
Total operating income		190,335	190,529	380,875	381,384	381,293	-0.10	8.45
Operating Expenses								
Personnel expenses		4,181	4,096	8,204	3,534	19,082	2.08	-58.33
Interest expense		9,129	9,129	18,259	18,257	2,794	0.00	
Other expenses		11,916	12,531	25,267	28,135	37,496	-4.91	-22.71
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		25,226	25,756	51,730	49,926	59,372	-2.06	-0.89
Income (loss) before taxes		165,109	164,773	329,145	331,458	321,921	0.20	10.04
Applicable income taxes (credit)		-7,098	-7,011	-14,163	-13,669	-16,616		
Extraordinary items								
Income before undistributed income of subsidiaries		172,207	171,784	343,308	345,127	338,537	0.25	7.89
Equity in undistributed income of subsidiaries		124,843	33,891	167,801	49,916	83,880	268.37	29.04
Bank subsidiaries		124,843	33,891	167,803	49,916	83,878	268.37	29.04
Nonbank subsidiaries		0	0	-2	0	2		-100.00
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		297,050	205,675	511,109	395,043	422,417	44.43	15.87
Memoranda								
Bank net income		314,843	223,891	547,803	429,916	463,878	40.62	15.86
Nonbank net income		0	0	-2	0	2		-100.00
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	06/30/2021	% of Total Assets	06/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		7,411,632	97.73	7,197,464	97.80	7,333,635	97.67	7,171,183	7,070,664	2.98	17.02
Common and preferred stock		7,409,720	97.71	7,195,380	97.77	7,333,635	97.67	7,168,934	7,064,209	2.98	16.99
Excess cost over fair value		0	0	0	0	0	0	0	0	0	0
Loans, advances, notes, and bonds		1,912	0.03	2,084	0.03	0	0	2,249	6,455	-8.25	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in nonbank subsidiaries		129	0	132	0	129	0	132	132	-2.27	2.38
Common and preferred stock		129	0	132	0	129	0	132	132	-2.27	2.38
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	
Securities		0	0	0	0	0	0	0	0	0	-100.00
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		147,559	1.95	137,966	1.87	150,964	2.01	182,827	228,198	6.95	106.79
Cash and due from unrelated depository institution		243	0	238	0	241	0	236	419	2.10	-29.57
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0	0	
Intangible assets		6,826	0.09	6,826	0.09	6,826	0.09	6,826	6,826	0.00	0.00
Other assets		17,116	0.23	16,810	0.23	16,516	0.22	16,512	16,899	1.82	-20.99
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	-100.00
Total assets		7,583,505	100.00	7,359,436	100.00	7,508,311	100.00	7,377,716	7,323,138	3.04	17.63
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	
Securities sold (repos)		0	0	0	0	0	0	0	0	0	
Commercial paper		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less		0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0	0	
Subordinated notes and debentures		295,903	3.90	295,345	4.01	295,624	3.94	295,066	294,697	0.19	
Other liabilities		10,947	0.14	11,020	0.15	10,784	0.14	11,090	13,698	-0.66	-77.73
Balance due to subsidiaries and related institutions		360,469	4.75	360,058	4.89	360,259	4.80	359,866	359,508	0.11	0.48
Total liabilities		667,319	8.80	666,423	9.06	666,667	8.88	666,022	667,903	0.13	63.60
Equity Capital		6,916,186	91.20	6,693,013	90.94	6,841,644	91.12	6,711,694	6,655,235	3.33	14.52
Perpetual preferred stock (income surplus)		502,840	6.63	502,840	6.83	502,840	6.70	502,840	502,840	0.00	
Common stock		4,904	0.06	4,904	0.07	4,904	0.07	4,904	4,904	0.00	0.70
Common surplus		6,111,021	80.58	6,109,597	83.02	6,122,690	81.55	6,115,487	6,099,940	0.02	1.32
Retained earnings		616,870	8.13	362,724	4.93	494,229	6.58	342,023	297,202	70.07	1024.32
Accumulated other comprehensive income		-74,236	-0.98	-29,820	-0.41	-25,478	-0.34	-32,843	-87,653		
Other equity capital components		-245,213	-3.23	-257,232	-3.50	-257,541	-3.43	-220,717	-161,998		
Total liabilities and equity capital		7,583,505	100.00	7,359,436	100.00	7,508,311	100.00	7,377,716	7,323,138	3.04	17.63
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries		360,469	4.75	360,058	4.89	360,259	4.80	359,866	359,508	0.11	0.48
Notes payable to subsidiaries that issued TPS		347,563	4.58	347,281	4.72	347,482	4.63	347,089	346,731	0.08	-3.12
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	

Parent Company Analysis—Part 1

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	8.64	12.64	17	6.16	4.33	62	7.62	7.29	51	5.93	9.68	11	6.23	10.40	10
Bank net income / Average equity investment in banks	8.57	12.37	16	6.25	4.55	57	7.60	7.45	48	6.03	10.51	10	6.58	11.19	9
Nonbank net income / Average equity investment in nonbanks	0	13.40	16	0	7.01	25	-1.52	9.75	11	0	7.89	17	1.52	7.10	32
Subsidiary HCs net income / Average equity investment in sub HCs	11.92			5.62			7.01			8.55			8.78		
Bank net income / Parent net income	105.99	96.24	81	108.86	91.35	60	107.18	88.16	70	108.83	82.22	83	109.82	82.56	87
Nonbank net income / Parent net income	0	3.10	15	0	6.35	15		3.59		0	5.93	10	0	3.78	23
Subsidiary holding companies' net income / Parent net income		67.52		71.95			68.34			74			72.48		
Leverage															
Total liabilities / Equity capital	9.65	16.87	39	9.96	20.37	42	9.74	20.06	38	9.92	20.43	45	10.04	20.88	44
Total debt / Equity capital	4.28	11.60	32	4.41	14.50	34	4.32	14.41	30	4.40	14.31	38	4.43	14.69	40
Total debt + notes payable to subs that issued TPS / Equity capital	9.30	13.82	41	9.60	16.78	46	9.40	16.67	41	9.57	16.36	49	9.64	17.10	51
Total debt + Loans guaranteed for affiliate / Equity capital	4.28	11.69	32	4.41	14.81	34	4.32	14.68	30	4.40	14.56	38	4.43	15.14	40
Total debt / Equity capital – excess over fair value	4.28	11.71	32	4.41	14.64	34	4.32	14.52	30	4.40	14.51	38	4.43	14.81	40
Long-term debt / Equity capital	4.28	11.05	32	4.41	13.39	34	4.32	13.56	30	4.40	13.04	39	4.43	13.37	40
Short-term debt / Equity capital	0	0.48	41	0	0.98	37	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital	0	0.06	40	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital	0	0.09	40	0	0.09	39	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt	2.49	39.10	19	2.34	29.33	25	2.46	34.67	21	3.20	28.44	28	3.18	28.63	31
Double Leverage															
Equity investment in subs / Equity capital	107.14	103.07	74	107.51	103.11	76	107.19	102.81	75	106.81	103.22	73	106.15	103.10	68
Total investment in subs / Equity capital	107.17	108.26	64	107.54	110.49	61	107.19	110.16	60	106.85	111.07	57	106.24	112.48	52
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.83	0.25	84	1.22	0.67	71	0.96	0.47	72	1.16	0.36	84	0.97	0.35	76
Equity investment in subs – equity cap / Net income-div (X)	2.01	0.83	88	8.06	3.93	83	3.03	1.82	81	10.20	1.22	98	7.24	1.22	95
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	99.41	138.64	35	99.09	143.95	32	99.17	136.59	28	99.17	177.68	20	94.34	162.34	18
Cash from ops + noncash items + op expense / Op expense + dividend	107.64	130.64	43	107.29	154.33	38	106.68	147.24	27	106.81	190.27	20	102.75	174.91	18
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	98.81	103.17	50	78.05	148.07	28	92.49	134.08	23	89.06	116.34	20	133.24	103.19	79
Pretax operating income + interest expense / Interest expense	1,908.62	1,479.01	73	1,904.94	2,733.67	67	1,902.65	2,016.32	74	1,915.51	1,968.54	65	11,621.87	2,898.75	88
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,032.56	1,667.11	49	966.27	1,374.36	54	993.98	1,539.23	56	921.93	1,632.83	39	1,408.99	1,369.37	63
Dividends + interest from subsidiaries / Interest expense + dividends	103.56	153.06	36	103.58	169.52	36	103.71	150.43	29	103.31	210.80	19	103.21	188.90	20
Fees + other income from subsidiaries / Salary + other expenses	0	12.78	34	0	15.95	30	0	13.95	31	0	16.52	30	0	16.08	33
Net income / Current part of long-term debt + preferred dividends (X)	18.10	41.77	38	12.53	27.95	46	15.57	35.64	45	12.03	57.11	26	12.87	33.93	28
Other Ratios															
Net assets that reprice within 1 year / Total assets	1.95	3.64	44	1.88	3.69	47	2.01	3.85	46	2.48	2.64	58	3.12	2.61	57
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.21			0.05			0.10			0.04			0.24	
Nonaccrual		0.96			0.97			1.03			0.54			6.54	
Total		1.17			1.02			1.13			0.58			6.78	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.03	46	0	0.06	46	0	0.05	46	0	0.10	46	0	0.25	44
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	1.79	32	0	2.90	28	0	2.66	29	0	5.62	25	0	5.50	25
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0.07	37	0	0.08	38	0	0.19	36	0	0.21	36

Parent Company Analysis—Part 2

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	101.28	78.46	71	101.58	73.92	75	101.49	81.10	76	101.48	57.84	84	108.08	57.26	90
Dividends declared / Net income	58.71	25.30	97	84.85	60.26	76	68.17	42.29	86	88.65	33.08	96	86.62	27.33	97
Net income – dividends / Average equity.....	3.57	9.64	4	0.93	1.15	39	2.43	4.14	27	0.67	6.46	6	0.83	7.33	5
Percent of Dividends Paid															
Dividends from bank subsidiaries	108.94	139.49	45	108.88	166.94	43	109.06	132.17	41	108.50	178.13	31	103.86	157.73	29
Dividends from nonbank subsidiaries	0	3.97	27	0	3.69	27	0	3.41	23	0	7.53	19	0	7.13	23
Dividends from subsidiary holding companies.....	0	6.36	45	0	3.84	44	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries	108.94	193.08	35	108.88	205.70	33	109.06	174.85	28	108.50	260.40	18	103.86	215.26	15
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	60.35	36.56	71	84.86	82.59	48	69.37	60.28	59	88.39	66.55	73	81.92	60.71	75
Interest income from bank subsidiaries.....	0.02	0.11	64	0.09	0.58	62	0.05	0.36	57	0.15	0.54	66	0.11	0.52	62
Management and service fees from bank subsidiaries	0	0.90	37	0	3.18	35	0	1.47	37	0	1.55	36	0	1.88	36
Other income from bank subsidiaries.....	0	0	46	0	0.01	46	0	0	46	0	0	46	0	0	47
Operating income from bank subsidiaries	60.37	38.35	70	84.96	98.26	46	69.42	62.88	54	88.54	69.36	66	82.03	63.43	65
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		54.17			52.25			56.39			82.95		0	51.40	17
Interest income from nonbank subsidiaries.....		2.35			7.62			7.38			20.25		0	18.56	24
Management and service fees from nonbank subsidiaries		0.63			1.87			0.86			1.92		0	2.96	38
Other income from nonbank subsidiaries.....		0.08			0.22			0.16			1.06		0	0.15	48
Operating income from nonbank subsidiaries		76.16			78.35			79.84			150.41		0	99.33	7
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		31			55.04			43.51			61.23			48.56	
Interest income from subsidiary holding companies		5.39			15.38			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies.....		0.37			0.95			0.44			0.36			0.43	
Other income from subsidiary holding companies.....		-0.43			2.24			0.01			0.29			0.01	
Operating income from subsidiary holding companies.....		39.64			73.61			55.20			76.49			61.19	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	99.82	67.82	85	99.72	66.84	73	99.77	69.76	82	99.64	67.32	82	99.66	65.18	82
Interest income from bank subsidiaries.....	0.04	0.39	60	0.11	1.06	58	0.08	0.63	54	0.17	0.80	58	0.13	0.92	58
Management and service fees from bank subsidiaries	0	2.08	36	0	2.32	36	0	1.87	37	0	1.81	36	0	2.01	37
Other income from bank subsidiaries.....	0	0.02	46	0	0.07	45	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries	99.86	81.78	80	99.83	81.90	65	99.85	82.20	80	99.81	78.80	81	99.79	74.20	74
Dividends from nonbank subsidiaries	0	2.67	26	0	2.05	28	0	1.95	23	0	2.65	19	0	2.57	23
Interest income from nonbank subsidiaries.....	0	0.35	37	0	1.11	35	0	0.73	36	0	1.19	30	0	2.32	29
Management and service fees from nonbank subsidiaries	0	0.02	42	0	0.04	41	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	0	0.01	47	0	0.01	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries	0	6.48	17	0	6.25	20	0	4.70	16	0	7.29	11	0	7.64	14
Dividends from subsidiary holding companies.....	0	2.43	45	0	1.08	45	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies	0	0.01	45	0	0.17	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	3.96	44	0	4.06	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....		135.34			237.31			135.13			83.37			87.87	
Loans and advances from subsidiaries / Total debt	121.82	28.31	92	121.91	33.86	91	121.86	27.08	93	121.96	28.33	92	121.99	26.53	92